

DOCKET NO.: USAA-0088/US-0016.01
Application No.: 10/725,168
Office Action Dated: November 7, 2008

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
David Bentley Craig, et al.

Confirmation No.: **8161**

Application No.: **10/725,168**

Group Art Unit: **3693**

Filing Date: **December 1, 2003**

Examiner: **Eric Tak Wai Wong**

For: **SYSTEM AND METHOD OF PROCESSING ACCOUNT INFORMATION
OVER A COMPUTER NETWORK**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY PURSUANT TO 37 CFR § 1.114

In response to the Official Action dated **November 7, 2008**, reconsideration is respectfully requested in view of the amendments and/or remarks as indicated below:

- ☐ **Amendments to the Specification** begin on page of this paper.
- ☒ **Amendments to the Claims** are reflected in the listing of the claims which begins on page 2 of this paper.
- ☐ **Amendments to the Drawings** begin on page of this paper and include an attached replacement sheet.
- ☒ **Remarks** begin on page 12 of this paper.